



Bank Holding Company Performance Report December 31, 2021—FR BHCPR

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BHC Name [BEAL FINANCIAL CORPORATION](#)

City/State [PLANO, TX](#)

Bank Holding Company Information

Federal Reserve District: [11](#)

Consolidated Assets (\$000): [7,396,422](#)

Peer Group Number: [9](#) Number in Peer Group: _____

Number of Bank Subsidiaries: [1](#)

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[BEAL FINANCIAL CORPORATION](#)
[6000 LEGACY DRIVE](#)

[PLANO, TX 75024](#)

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit	7A
Liquidity and Funding	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases	13A
Past Due and Nonaccrual Loans and Leases—Continued	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

Summary Ratios

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Average assets (\$000)	7,523,318	8,510,340	6,896,968	7,442,375	7,309,628
Net income (\$000)	595,029	135,643	73,312	188,219	310,399
Number of BHCs in peer group					

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	6.04			4.85			6.14			4.77			6.47		
+ Non-interest income	7.72			0.90			-2.93			2.15			0.52		
– Overhead expense	5.14			2.91			2.10			2.76			2.21		
– Provision for credit losses	-0.93			2.02			-0.48			-0.51			0.16		
+ Securities gains (losses)	0.81			1.21			-0.30			-0.31			-0.33		
+ Other tax equivalent adjustments	0			0			0			0			0		
= Pretax net operating income (tax equivalent)	10.40			2.04			1.30			4.36			4.28		
Net operating income	7.91			1.59			1.06			2.53			4.25		
Net income	7.91			1.59			1.06			2.53			4.25		
Net income (Subchapter S adjusted)													2.76		
Percent of Average Earning Assets															
Interest income (tax equivalent)	8.08			6.33			9.13			7.26			7.84		
Interest expense	0.56			1.02			2.19			1.83			1.03		
Net interest income (tax equivalent)	7.51			5.31			6.94			5.43			6.81		
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	-0.03			2.25			0.48			0.20			1.22		
Earnings coverage of net loan and lease losses (X)	-601.34			3.05			2.51			28.39			4.84		
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.20			2.89			1.13			2.37			3.06		
Allowance for loan and lease losses / Total loans and leases	1.20			2.76			1.13			2.37			3.06		
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	12.69			21.80			4.57			14.53			8.95		
30–89 days past due loans and leases / Total loans and leases	0.43			0.56			2.20			2.17			1.50		
Liquidity and Funding															
Net noncore funding dependence	31.13			54.75			50.70			44.77			41.30		
Net short-term noncore funding dependence	19.88			46.79			41.36			27.68			40.37		
Net loans and leases / Total assets	50.58			45.22			69.50			61.47			68.10		
Capitalization															
Tier 1 leverage ratio	39.86			23.96			32.15			26.60			35.11		
Holding company equity capital / Total assets	33.85			22.46			25.54			23.73			30.73		
Total equity capital (including minority interest) / Total assets	33.85			22.46			25.54			23.73			30.73		
Common equity tier 1 capital / Total risk-weighted assets	41.22			23.82			25.49			25.41			31.21		
Net loans and leases / Equity capital (X)	1.49			2.01			2.72			2.59			2.22		
Cash dividends / Net income	0			0			59.87			353.31			47.04		
Cash dividends / Net income (Subchapter S adjusted)													18.04		
Growth Rates															
Assets	-16.65			26.90			-5.87			0.36			-3.08		
Equity capital	25.61			11.57			1.32			-22.50			10.04		
Net loans and leases	-6.77			-17.43			6.42			-9.42			-3.50		
Noncore funding	-39.08			50.02			-0.33			6.57			-26.36		
Parent Company Ratios															
Short-term debt / Equity capital	0			0			0			0			0		
Long-term debt / Equity capital	9.54			15.65			17.47			23.96			0		
Equity investment in subsidiaries / Equity capital	134.61			147.37			152.71			159.31			127.45		
Cash from ops + noncash items + op expense / Op expense + dividends	364.32			121.89			127.95			41.48			384.06		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/20219	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	342,781	301,461	447,284	343,742	410,342	13.71	-3.55
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	342,781	301,461	447,284	343,742	410,342	13.71	-3.55
Tax-exempt income on loans and leases.....	0	0	0	0	0		
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	342,781	301,461	447,284	343,742	410,342	13.71	-3.55
Investment interest income (tax equivalent).....	144,039	187,785	93,119	115,256	129,066	-23.30	-9.66
Interest on balances due from depository institutions.....	1,396	2,025	16,187	14,698	5,144	-31.06	-59.17
Interest income on other earning assets.....	19	196	450	386	415	-90.31	-95.62
Total interest income (tax equivalent).....	488,235	491,467	557,040	474,082	544,967	-0.66	-5.87
Interest on time deposits of \$250K or more.....	979	2,812	4,638	3,963	2,157	-65.18	
Interest on time deposits < \$250K.....	7,688	40,296	69,195	54,195	40,687	-80.92	
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	2,314	5,067	6,599	6,845	1,370	-54.33	191.44
Interest on other borrowings and trading liabilities.....	23,173	30,964	53,054	54,302	27,611	-25.16	-7.57
Interest on subordinated debt and mandatory convertible securities.....	0	0	0	0	0		
Total interest expense.....	34,154	79,139	133,486	119,305	71,825	-56.84	-41.59
Net interest income (tax equivalent).....	454,081	412,328	423,554	354,777	473,142	10.13	-1.34
Non-interest income.....	580,734	76,548	-201,803	159,893	38,344	658.65	1803.55
Adjusted operating income (tax equivalent).....	1,034,815	488,876	221,751	514,670	511,486	111.67	110.87
Overhead expense.....	386,648	247,489	144,617	205,196	161,807	56.23	177.75
Provision for credit losses.....	-69,689	171,623	-33,136	-38,070	12,054		
Securities gains (losses).....	61,299	103,058	-20,885	-22,707	-24,450	-40.52	
Other tax equivalent adjustments.....	-1	0	0	0	0		
Pretax net operating income (tax equivalent).....	782,277	173,882	89,385	324,837	313,175	349.89	960.97
Applicable income taxes.....	187,247	38,237	16,073	136,618	2,776	389.70	13133.00
Tax equivalent adjustments.....	1	2	0	0	0	-50.00	
Applicable income taxes (tax equivalent).....	187,248	38,239	16,073	136,618	2,776	389.68	13133.07
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	595,029	135,643	73,312	188,219	310,399	338.67	722.81
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	595,029	135,643	73,312	188,219	310,399	338.67	722.81
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	595,029	135,643	73,312	188,219	310,399	338.67	722.81
Investment securities income (tax equivalent).....	144,039	187,785	93,119	115,256	129,066	-23.30	-9.66
US Treasury and agency securities (excluding mortgage-backed securities) ..	0	0	0	0	0		
Mortgage-backed securities.....	98,998	97,238	87,740	109,825	121,462	1.81	-32.31
All other securities.....	45,041	90,547	5,379	5,431	7,604	-50.26	241.58
Cash dividends declared.....	0	0	43,892	665,000	146,000		-100.00
Common.....	0	0	43,892	665,000	146,000		-100.00
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Average Assets															
Interest income (tax equivalent)	6.49			5.77			8.08			6.37			7.46		
Less: Interest expense	0.45			0.93			1.94			1.60			0.98		
Equals: Net interest income (tax equivalent)	6.04			4.85			6.14			4.77			6.47		
Plus: Non-interest income	7.72			0.90			-2.93			2.15			0.52		
Equals: adjusted operating income (tax equivalent)	13.75			5.74			3.22			6.92			7		
Less: Overhead expense	5.14			2.91			2.10			2.76			2.21		
Less: Provision for credit losses	-0.93			2.02			-0.48			-0.51			0.16		
Plus: Realized gains (losses) on held-to-maturities securities	0			0			0			0			0		
Plus: Realized gains (losses) on available-for-sale securities	0.81			1.21			-0.30			-0.31			-0.33		
Plus: other tax equivalent adjustments	0			0			0			0			0		
Equals: Pretax net operating income (tax equivalent)	10.40			2.04			1.30			4.36			4.28		
Less: Applicable income taxes (tax equivalent)	2.49			0.45			0.23			1.84			0.04		
Less: Minority interest	0			0			0			0			0		
Equals: Net operating income	7.91			1.59			1.06			2.53			4.25		
Plus: Net extraordinary items	0			0			0			0			0		
Equals: Net income	7.91			1.59			1.06			2.53			4.25		
Memo: Net income (last four quarters)	7.91			1.59			1.06			2.53			4.25		
Net income—BHC and noncontrolling (minority) interest	7.91			1.59			1.06			2.53			4.25		
Margin Analysis															
Average earning assets / Average assets	80.35			91.30			88.47			87.75			95.11		
Average interest-bearing funds / Average assets	72.71			79.99			75.26			74.26			70.36		
Interest income (tax equivalent) / Average earning assets	8.08			6.33			9.13			7.26			7.84		
Interest expense / Average earning assets	0.56			1.02			2.19			1.83			1.03		
Net interest income (tax equivalent) / Average earning assets	7.51			5.31			6.94			5.43			6.81		
Yield or Cost															
Total loans and leases (tax equivalent)	9.02			5.99			9.55			6.87			7.44		
Interest-bearing bank balances	0.11			0.18			2.25			2.17			1.15		
Federal funds sold and reverse repos															
Trading assets															
Total earning assets	8.08			6.33			9.13			7.26			7.84		
Investment securities (tax equivalent)	12.64			9.80			13.58			15.27			14.18		
US Treasury and agency securities (excluding mortgage-backed securities)															
Mortgage-backed securities	17.10			16.66			14.27			15.78			15.01		
All other securities	11.46			6.18			8.45			9.99			9.61		
Interest-bearing deposits	0.26			0.92			2.19			1.69			1.07		
Time deposits of \$250K or more	0.67			1.64			2.24			1.71					
Time deposits < \$250K	0.26			1			2.28			1.72					
Other domestic deposits	0.19			0.51			1.68			1.62					
Foreign deposits															
Federal funds purchased and repos															
Other borrowed funds and trading liabilities	1.41			1.38			2.51			2.30			1.22		
All interest-bearing funds	0.62			1.16			2.57			2.16			1.40		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

3818804

11

9

RSSD Number

FR Dist.

Peer #

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Non-interest Income and Expenses					
Total non-interest income	580,734	76,548	-201,803	159,893	38,344
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	2	2	3	4	2
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	0	0	0	0	0
Insurance activities revenue	0	0	0	0	0
Venture capital revenue	0	0	0	0	0
Net servicing fees	427	445	557	633	751
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	24,376	-167	2,457	90,214	-8,217
Other non-interest income	555,929	76,268	-204,820	69,042	45,808
Total overhead expenses	386,648	247,489	144,617	205,196	161,807
Personnel expense	45,979	50,712	52,890	58,021	59,445
Net occupancy expense	12,312	11,583	12,399	13,023	12,907
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	0	0	0	0	0
Other operating expenses	328,357	185,194	79,328	134,152	89,455
Fee income on mutual funds and annuities	0	0	0	0	0
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	224	326	329	358	384
Average personnel expense per employee	205.26	155.56	160.76	162.07	154.80
Average assets per employee	33,586.24	26,105.34	20,963.43	20,788.76	19,035.49

Analysis Ratios

Mutual fund fee income / Non-interest income	0			0					0			0		
Overhead expenses / Net Interest Income + non-interest income	37.36			50.62					39.87			31.63		

Percent of Average Assets

Total overhead expense	5.14			2.91					2.76			2.21		
Personnel expense	0.61			0.60					0.78			0.81		
Net occupancy expense	0.16			0.14					0.17			0.18		
Other operating expenses	4.36			2.18					1.80			1.22		
Overhead less non-interest income	-2.58			2.01					0.61			1.69		

Percent of Adjusted Operating Income (Tax Equivalent)

Total overhead expense	37.36			50.62					39.87			31.63		
Personnel expense	4.44			10.37					11.27			11.62		
Net occupancy expense	1.19			2.37					2.53			2.52		
Other operating expenses	31.73			37.88					26.07			17.49		
Total non-interest income	56.12			15.66					31.07			7.50		
Fiduciary activities income	0			0					0			0		
Service charges on domestic deposit accounts	0			0					0			0		
Trading revenue	0			0					0			0		
Investment banking fees and commissions	0			0					0			0		
Insurance activities revenue	0			0					0			0		
Venture capital revenue	0			0					0			0		
Net servicing fees	0.04			0.09					0.12			0.15		
Net securitization income	0			0					0			0		
Net gain (loss) - sales of loans, OREO, and other assets	2.36			-0.03					17.53			-1.61		
Other non-interest income	53.72			15.60					13.41			8.96		
Overhead less non-interest income	-18.76			34.97					8.80			24.14		
Applicable income taxes / Pretax net operating income (tax equivalent)	23.94			21.99					42.06			0.89		
Applicable income tax + TE / Pretax net operating income + TE	23.94			21.99					42.06			0.89		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Real estate loans	1,575,268	1,540,760	2,012,543	2,032,535	2,348,221	2.24	-37.17
Commercial and industrial loans	2,155,013	2,515,050	2,893,730	2,606,423	2,787,564	-14.32	-24.70
Loans to individuals	5,497	7,089	9,286	11,543	15,005	-22.46	-67.26
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	0	0	0	0	0		
Other loans and leases	50,570	63,762	0	27,372	50,012	-20.69	-3.93
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	3,786,348	4,126,661	4,915,559	4,677,873	5,200,802	-8.25	-30.38
Less: Allowance for loan and lease losses	45,329	113,833	55,408	110,985	159,157	-60.18	-78.84
Net loans and leases	3,741,019	4,012,828	4,860,151	4,566,888	5,041,645	-6.77	-28.39
Debt securities that reprice or mature in over 1 year	821,936	1,657,206	875,435	915,315	1,066,999	-50.40	-31.30
Mutual funds and equity securities	228	3,813	0	0	0	-94.02	
Subtotal	4,563,183	5,673,847	5,735,586	5,482,203	6,108,644	-19.58	-28.93
Interest-bearing bank balances	1,621,392	1,606,279	396,751	866,827	553,172	0.94	163.30
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	7,606	56,295	17,607	12,105	33,614	-86.49	-71.32
Trading assets	0	0	0	0	0		
Total earning assets	6,220,523	7,336,516	6,155,365	6,361,135	6,695,449	-15.21	-11.93
Non-interest-bearing cash and due from depository institutions	27,684	29,964	15,480	14,691	21,735	-7.61	22.18
Premises, fixed assets, and leases	41,958	45,034	47,166	49,411	51,587	-6.83	-21.24
Other real estate owned	7,260	439,061	33,487	37,989	82,159	-98.35	-94.16
Investment in unconsolidated subsidiaries	19,063	19,063	19,063	19,063	19,063	0.00	0.00
Intangible and other assets	1,079,934	1,004,356	722,439	947,176	532,878	7.53	203.89
Total assets	7,396,422	8,873,994	6,993,000	7,429,465	7,402,871	-16.65	-3.16
Quarterly average assets	7,298,110	9,448,695	6,480,671	7,686,821	7,478,594	-22.76	-3.16
Average loans and leases (YTD)	3,799,087	5,030,210	4,685,147	5,000,697	5,513,282	-24.47	-28.57
Memoranda							
Loans held-for-sale	0	186,911	0	0	0	-100.00	
Loans not held-for-sale	3,786,348	3,939,750	4,915,559	4,677,873	5,200,802	-3.89	-30.38
Real estate loans secured by 1-4 family	482,408	627,487	766,485	943,741	1,227,238	-23.12	-67.26
Commercial real estate loans	1,092,860	913,273	1,246,058	1,088,794	1,120,981	19.66	5.74
Construction and land development	8,299	8,849	104,130	214,197	178,981	-6.22	-91.33
Multifamily	52,457	64,331	78,708	119,237	158,364	-18.46	-77.14
Nonfarm nonresidential	1,032,104	840,093	1,063,220	755,360	783,636	22.86	45.72
Real estate loans secured by farmland	0	0	0	0	2		-100.00
Total investment securities	858,112	1,717,409	898,463	927,420	1,100,632	-50.03	-29.84
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	271	265	5	5	5	2.26	5320.00
Mortgage-backed securities	738,426	822,114	799,901	871,388	1,014,479	-10.18	-33.20
Asset-backed securities	35,668	86,848	0	0	0	-58.93	
Other debt securities	83,519	804,369	98,557	56,027	86,148	-89.62	-29.00
Mutual funds and equity securities	228	3,813	0	0	0	-94.02	
Available-for-sale securities	857,884	1,713,596	898,463	927,420	1,100,632	-49.94	-29.86
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	271	265	5	5	5	2.26	5320.00
Mortgage-backed securities	738,426	822,114	799,901	871,388	1,014,479	-10.18	-33.20
Asset-backed securities	35,668	86,848	0	0	0	-58.93	
Other debt securities	83,519	804,369	98,557	56,027	86,148	-89.62	-29.00
Mutual funds and equity securities	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securities appreciation (depreciation)	194,124	304,941	214,814	221,565	264,155	-36.34	-12.19
Structured notes, fair value	0	0	0	0	0		
Pledged securities	115,451	208,038	425,372	470,083	541,942	-44.50	-79.77

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Demand deposits	62,950	72,188	60,163	44,661	58,048	-12.80	48.44
NOW, ATS and transaction accounts	0	0	0	0	0		
Time deposits less brokered deposits < \$250K	-145,719	-74,152	789,097	952,645	997,670		
MMDA and other savings accounts	1,227,946	1,201,867	339,546	559,222	234,913	2.17	430.11
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	1,145,177	1,199,903	1,188,806	1,556,528	1,290,631	-4.56	84.12
Time deposits of \$250K or more	135,810	158,409	187,031	244,034	183,423	-14.27	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	0	0	0	0	0		
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	0	0	240,000	280,000	320,000		-100.00
Other borrowings w/remaining maturity over 1 year	411,388	438,820	501,505	892,248	0	-6.25	
Brokered deposits < \$250K	2,504,399	4,411,972	2,410,456	1,933,913	2,640,268	-43.24	
Noncore funding	3,051,597	5,009,201	3,338,992	3,350,195	3,143,691	-39.08	-28.52
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	634,703	634,703	634,703	634,703	634,703	0.00	0.00
Other liabilities	61,471	37,138	44,166	125,043	59,115	65.52	36.45
Total liabilities	4,892,948	6,880,945	5,206,667	5,666,469	5,128,140	-28.89	-12.17
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	297	297	297	297	297	0.00	0.00
Common surplus	1,195,213	1,195,213	1,195,213	1,195,213	1,195,213	0.00	0.00
Retained earnings	1,098,376	503,347	367,704	338,284	815,066	118.21	68.81
Accumulated other comprehensive income	209,588	294,192	223,119	229,202	264,155	-28.76	-5.20
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	2,503,474	1,993,049	1,786,333	1,762,996	2,274,731	25.61	21.10
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	2,503,474	1,993,049	1,786,333	1,762,996	2,274,731	25.61	21.10
Total liabilities and capital	7,396,422	8,873,994	6,993,000	7,429,465	7,402,871	-16.65	-3.16
Memoranda							
Non-interest-bearing deposits	62,950	72,188	60,163	44,661	58,048	-12.80	48.44
Interest-bearing deposits	3,722,436	5,698,096	3,726,130	3,689,814	4,056,274	-34.67	-10.99
Total deposits	3,785,386	5,770,284	3,786,293	3,734,475	4,114,322	-34.40	-10.39
Long-term debt that reprices within 1 year	172,532	126,892	189,381	469,903	0	35.97	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,993,049	1,786,333	1,762,996	2,274,731	2,067,253		
Accounting restatements	0	0	0	0	0		
Net income	595,029	135,643	73,312	188,219	310,399		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	0	0	43,892	665,000	146,000		
Change in other comprehensive income	-84,604	71,073	-6,083	-34,954	43,079		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	2,503,474	1,993,049	1,786,333	1,762,996	2,274,731		

BHC Name

City/State

3818804

11

9

RSSD Number

FR Dist.

Peer #

Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Total Assets															
Real estate loans	21.30			17.36			28.78			27.36			31.72		
Commercial and industrial loans	29.14			28.34			41.38			35.08			37.66		
Loans to individuals	0.07			0.08			0.13			0.16			0.20		
Loans to depository institutions and acceptances of other banks	0			0			0			0			0		
Agricultural loans	0			0			0			0			0		
Other loans and leases	0.68			0.72			0			0.37			0.68		
Net loans and leases	50.58			45.22			69.50			61.47			68.10		
Debt securities over 1 year	11.11			18.67			12.52			12.32			14.41		
Mutual funds and equity securities	0			0.04			0			0			0		
Subtotal	61.69			63.94			82.02			73.79			82.52		
Interest-bearing bank balances	21.92			18.10			5.67			11.67			7.47		
Federal funds sold and reverse repos	0			0			0			0			0		
Debt securities 1 year or less	0.10			0.63			0.25			0.16			0.45		
Trading assets	0			0			0			0			0		
Total earning assets	84.10			82.67			88.02			85.62			90.44		
Non-interest cash and due from depository institutions	0.37			0.34			0.22			0.20			0.29		
Other real estate owned	0.10			4.95			0.48			0.51			1.11		
All other assets	15.52			16.99			11.76			14.18			9.26		
Memoranda															
Short-term investments	22.02			18.74			5.93			11.83			7.93		
U.S. Treasury securities	0			0			0			0			0		
US agency securities (excluding mortgage-backed securities)	0			0			0			0			0		
Municipal securities	0			0			0			0			0		
Mortgage-backed securities	9.98			9.26			11.44			11.73			13.70		
Asset-backed securities	0.48			0.98			0			0			0		
Other debt securities	1.13			9.06			1.41			0.75			1.16		
Loans held-for-sale	0			2.11			0			0			0		
Loans held for investment	51.19			44.40			70.29			62.96			70.25		
Real estate loans secured by 1-4 family	6.52			7.07			10.96			12.70			16.58		
Revolving	0.23			0.28			0.53			0.73			1.13		
Closed-end, secured by first liens	6.22			6.63			10.04			11.44			14.71		
Closed-end, secured by junior liens	0.07			0.17			0.39			0.54			0.75		
Commercial real estate loans	14.78			10.29			17.82			14.66			15.14		
Construction and land development	0.11			0.10			1.49			2.88			2.42		
Multifamily	0.71			0.72			1.13			1.60			2.14		
Nonfarm nonresidential	13.95			9.47			15.20			10.17			10.59		
Real estate loans secured by farmland	0			0			0			0			0		

BHC Name

City/State

3818804

11

9

RSSD Number

FR Dist.

Peer #

Loan Mix and Analysis of Concentrations of Credit

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	41.60			37.34			40.94			43.45			45.15		
Real estate loans secured by 1-4 family	12.74			15.21			15.59			20.17			23.60		
Revolving	0.45			0.59			0.75			1.16			1.60		
Closed-end	12.29			14.61			14.84			19.02			22		
Commercial real estate loans	28.86			22.13			25.35			23.28			21.55		
Construction and land development	0.22			0.21			2.12			4.58			3.44		
1-4 family	0			0.01			0.01			0.02			0.15		
Other	0.22			0.20			2.11			4.56			3.29		
Multifamily	1.39			1.56			1.60			2.55			3.04		
Nonfarm nonresidential	27.26			20.36			21.63			16.15			15.07		
Owner-occupied	1.28			1.55			1.46			1.80			2.14		
Other	25.98			18.80			20.17			14.34			12.92		
Real estate loans secured by farmland	0			0			0			0			0		
Loans to depository institutions and acceptances of other banks	0			0			0			0			0		
Commercial and industrial loans	56.92			60.95			58.87			55.72			53.60		
Loans to individuals	0.15			0.17			0.19			0.25			0.29		
Credit card loans	0			0			0			0			0		
Agricultural loans	0			0			0			0			0		
Other loans and leases	1.34			1.55			0			0.59			0.96		
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	53.34			64.81			94.12			94.29			84.32		
Real estate loans secured by 1-4 family	16.33			26.39			35.85			43.78			44.07		
Revolving	0.57			1.03			1.73			2.51			2.99		
Closed-end	15.76			25.36			34.11			41.27			41.08		
Commercial real estate loans	37			38.41			58.27			50.51			40.25		
Construction and land development	0.28			0.37			4.87			9.94			6.43		
1-4 family	0			0.02			0.03			0.04			0.28		
Other	0.28			0.35			4.84			9.90			6.15		
Multifamily	1.78			2.71			3.68			5.53			5.69		
Nonfarm nonresidential	34.94			35.34			49.72			35.04			28.14		
Owner-occupied	1.64			2.70			3.37			3.92			4.01		
Other	33.30			32.64			46.36			31.13			24.13		
Real estate loans secured by farmland	0			0			0			0			0		
Loans to depository institutions and acceptances of other banks	0			0			0			0			0		
Commercial and industrial loans	72.96			105.79			135.33			120.92			100.10		
Loans to individuals	0.19			0.30			0.43			0.54			0.54		
Credit card loans	0			0			0			0			0		
Agricultural loans	0			0			0			0			0		
Other loans and leases	1.71			2.68			0			1.27			1.80		
Supplemental															
Non-owner occupied CRE loans / Gross loans	27.58			20.58			23.89			21.47			19.41		
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	35.36			35.72			54.91			46.60			36.25		
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	37			38.41			58.27			50.51			40.25		

Liquidity and Funding

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Total Assets															
Short-term investments	22.02			18.74			5.93			11.83			7.93		
Liquid assets	22.35			18.50			6			12			7.94		
Investment securities	11.60			19.35			12.85			12.48			14.87		
Net loans and leases	50.58			45.22			69.50			61.47			68.10		
Net loans, leases and standby letters of credit	50.87			46.53			70.59			62.36			68.16		
Core deposits	15.48			13.52			17			20.95			17.43		
Noncore funding	41.26			56.45			47.75			45.09			42.47		
Time deposits of \$250K or more	1.84			1.79			2.67			3.28			2.48		
Foreign deposits	0			0			0			0			0		
Federal funds purchased and repos	0			0			0			0			0		
Secured federal funds purchased	0			0			0			0			0		
Net federal funds purchased (sold)	0			0			0			0			0		
Commercial paper	0			0			0			0			0		
Other borrowings w/remaining maturity of 1 year or less	0			0			3.43			3.77			4.32		
Earning assets that reprice within 1 year	28.38			24.87			60.44			55.55			56.65		
Interest-bearing liabilities that reprice within 1 year	42.22			58.80			47.26			40.95			50.10		
Long-term debt that reprices within 1 year	2.33			1.43			2.71			6.32			0		
Net assets that reprice within 1 year	-16.17			-35.36			10.47			8.27			6.55		
Other Liquidity and Funding Ratios															
Net noncore funding dependence	31.13			54.75			50.70			44.77			41.30		
Net short-term noncore funding dependence	19.88			46.79			41.36			27.68			40.37		
Short-term investment / Short-term noncore funding	64.19			36.76			14.80			36.51			19.01		
Liquid assets - short-term noncore funding / Nonliquid assets	-15.40			-39.83			-36.22			-23.18			-36.66		
Net loans and leases / Total deposits	98.83			69.54			128.36			122.29			122.54		
Net loans and leases / Core deposits	326.68			334.43			408.83			293.40			390.63		
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital															
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	6.68			13.47			10.31			10.84			10.06		
Structured notes appreciation (depreciation) / Tier 1 capital															
Percent of Investment Securities															
Held-to-maturity securities	0			0			0			0			0		
Available-for-sale securities	99.97			99.78			100			100			100		
U.S. Treasury securities	0			0			0			0			0		
US agency securities (excluding mortgage-backed securities)	0			0			0			0			0		
Municipal securities	0.03			0.02			0			0			0		
Mortgage-backed securities	86.05			47.87			89.03			93.96			92.17		
Asset-backed securities	4.16			5.06			0			0			0		
Other debt securities	9.73			46.84			10.97			6.04			7.83		
Mutual funds and equity securities	0.03			0.22			0			0			0		
Debt securities 1 year or less	0.89			3.28			1.96			1.31			3.05		
Debt securities 1 to 5 years	28.59			24.31			10.96			17.99			17.92		
Debt securities over 5 years	67.19			72.18			86.48			80.70			79.02		
Pledged securities	13.45			12.11			47.34			50.69			49.24		
Structured notes, fair value	0			0			0			0			0		
Percent Change from Prior Like Quarter															
Short-term investments	-2.02			301.24			-52.86			49.79			-8.65		
Investment securities	-50.03			91.15			-3.12			-15.74			-10.01		
Core deposits	-4.56			0.93			-23.62			20.60			107.51		
Noncore funding	-39.08			50.02			-0.33			6.57			-26.36		

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec)	242,427	228,268	171,876	482,541	366,570
Commit: Secured commercial real estate loans	142,606	48,989	45,937	204,526	159,280
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	21,678	116,120	76,120	66,120	4,245
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	5,000,000	5,000,000	5,000,000	5,000,000	0
Interest rate swaps	0	0	0	0	0
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

Percent of Total Assets

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Loan commitments (reported semiannually, June/Dec)	3.28			2.57			2.46			6.49			4.95		
Standby letters of credit	0.29			1.31			1.09			0.89			0.06		
Commercial and similar letters of credit	0			0			0			0			0		
Securities lent	0			0			0			0			0		
Credit derivatives - notional amount (holding company as guarantor)	0			0			0			0			0		
Credit derivatives - notional amount (holding company as beneficiary)	0			0			0			0			0		
Credit derivative contracts w/ purchased credit protection-investment grade	0			0			0			0			0		
Credit derivative contracts w/ purchased credit protection-noninvest grade	0			0			0			0			0		
Derivative contracts	67.60			56.34			71.50			67.30			0		
Interest rate contracts	67.60			56.34			71.50			67.30			0		
Interest rate futures and forward contracts	0			0			0			0			0		
Written options contracts (interest rate)	0			0			0			0			0		
Purchased options contracts (interest rate)	67.60			56.34			71.50			67.30			0		
Interest rate swaps	0			0			0			0			0		
Foreign exchange contracts	0			0			0			0			0		
Futures and forward foreign exchange contracts	0			0			0			0			0		
Written options contracts (foreign exchange)	0			0			0			0			0		
Purchased options contracts (foreign exchange)	0			0			0			0			0		
Foreign exchange rate swaps	0			0			0			0			0		
Equity, commodity, and other derivative contracts	0			0			0			0			0		
Commodity and other futures and forward contracts	0			0			0			0			0		
Written options contracts (commodity and other)	0			0			0			0			0		
Purchased options contracts (commodity and other)	0			0			0			0			0		
Commodity and other swaps	0			0			0			0			0		

Percent of Average Loans and Leases

Loan commitments (reported semiannually, June/Dec)	6.38			4.54			3.67			9.65			6.65		
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BHC Name

City/State

3818804

RSSD Number

11

FR Dist.

9

Peer #

Derivative Instruments

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Notional Amount					
Derivative contracts	5,000,000	5,000,000	5,000,000	5,000,000	0
Interest rate contracts	5,000,000	5,000,000	5,000,000	5,000,000	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	0	0	0	0	0
Written options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Purchased options	5,000,000	5,000,000	5,000,000	5,000,000	0
Exchange-traded	0	0	0	0	0
Over-the-counter	5,000,000	5,000,000	5,000,000	5,000,000	0
Swaps	0	0	0	0	0
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	5,000,000	5,000,000	5,000,000	5,000,000	0
Interest rate contracts	5,000,000	5,000,000	5,000,000	5,000,000	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	5,000,000	5,000,000	5,000,000	5,000,000	0
One year or less	0	0	0	0	0
Over 1 year to 5 years	0	0	0	0	0
Over 5 years	5,000,000	5,000,000	5,000,000	5,000,000	0
Gross negative fair value (absolute value)	0	0	0	0	0
Gross positive fair value	279,653	201,054	276,355	548,675	0
Held for trading	0	0	0	0	0
Non-traded	279,653	201,054	276,355	548,675	0
Current credit exposure on risk-based capital derivative contracts	279,653	201,054	276,355	548,675	0
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Notional Amount															
Interest rate contracts	100			100			100			100					
Foreign exchange contracts	0			0			0			0					
Equity, commodity, and other contracts	0			0			0			0					
Futures and forwards	0			0			0			0					
Written options	0			0			0			0					
Exchange-traded	0			0			0			0					
Over-the-counter	0			0			0			0					
Purchased options	100			100			100			100					
Exchange-traded	0			0			0			0					
Over-the-counter	100			100			100			100					
Swaps	0			0			0			0					
Held for trading	0			0			0			0					
Interest rate contracts	0			0			0			0					
Foreign exchange contracts	0			0			0			0					
Equity, commodity, and other contracts	0			0			0			0					
Non-traded	100			100			100			100					
Interest rate contracts	100			100			100			100					
Foreign exchange contracts	0			0			0			0					
Equity, commodity, and other contracts	0			0			0			0					
Derivative contracts (excluding futures and forex 14 days or less)	100			100			100			100					
One year or less	0			0			0			0					
Over 1 year to 5 years	0			0			0			0					
Over 5 years	100			100			100			100					
Gross negative fair value (absolute value)	0			0			0			0					
Gross positive fair value	5.59			4.02			5.53			10.97					
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0			0			0			0			0		
Gross positive fair value (X)	0.10			0.09			0.13			0.27			0		
Held for trading (X)	0			0			0			0			0		
Non-traded (X)	0.10			0.09			0.13			0.27			0		
Current credit exposure (X)	0.10			0.09			0.13			0.27			0		
Credit losses on derivative contracts	0			0			0			0			0		
Past Due Derivative Instruments Fair Value															
30–89 days past due	0			0			0			0			0		
90+ days past due	0			0			0			0			0		
Other Ratios															
Current credit exposure / Risk-weighted assets	5.03			2.82			4.51			9.09			0		

BHC Name

City/State

3818804

11

9

RSSD Number

FR Dist.

Peer #

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	113,833	55,408	110,985	159,157	214,250
Gross losses	4,145	128,677	44,477	15,707	72,224
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	5,330	15,479	22,036	5,605	5,077
Net losses	-1,185	113,198	22,441	10,102	67,147
Provision for loan and lease losses	-69,689	171,623	-33,136	-38,070	12,054
Adjustments	0	0	0	0	0
Ending balance	45,329	113,833	55,408	110,985	159,157
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

Analysis Ratios

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Provision for loan and lease losses / Average assets	-0.93			2.02			-0.48			-0.51			0.16		
Provision for loan and lease losses / Average loans and leases	-1.83			3.41			-0.71			-0.76			0.22		
Provision for loan and lease losses / Net loan and lease losses	5,880.93			151.61			-147.66			-376.86			17.95		
Allowance for loan and lease losses / Total loans and leases not held for sale	1.20			2.89			1.13			2.37			3.06		
Allowance for loan and lease losses / Total loans and leases	1.20			2.76			1.13			2.37			3.06		
Allowance for loan and lease losses / Net loans and leases losses (X)				1.01			2.47			10.99			2.37		
Allowance for loan and lease losses / Nonaccrual assets	9.02			20.47			27.98			17.15			40.72		
ALLL / 90+ days past due + nonaccrual loans and leases	8.94			18.92			23.61			15.91			32.59		
Gross loan and lease losses / Average loans and leases	0.11			2.56			0.95			0.31			1.31		
Recoveries / Average loans and leases	0.14			0.31			0.47			0.11			0.09		
Net losses / Average loans and leases	-0.03			2.25			0.48			0.20			1.22		
Write-downs, transfers to loans held-for-sale / Average loans and leases	0			0			0			0			0		
Recoveries / Prior year-end losses	4.14			34.80			140.29			7.76			2.80		
Earnings coverage of net loan and lease losses (X)	-601.34			3.05			2.51			28.39			4.84		

Net Loan and Lease Losses By Type

Real estate loans	-0.07			0.06			0.33			0.48			0.18		
Real estate loans secured by 1-4 family	-0.17			0.15			0.92			0.72			0.40		
Revolving	-1.47			-0.13			2.50			0.04			1.03		
Closed-end	-0.12			0.16			0.84			0.76			0.35		
Commercial real estate loans	-0.02			0			-0.04			0.27			-0.05		
Construction and land development	-0.04			0			0.03			-0.01			0		
1-4 family	-0.06			-0.11			0.03			-0.01			0		
Other	0.02			0.11			0			0			0		
Multifamily	0			-0.02			0.49			-0.02			-0.20		
Nonfarm nonresidential	-0.02			0.01			-0.08			0.40			-0.03		
Owner-occupied	-0.05			-0.07			-0.07			0.40			-0.01		
Other	0.03			0.08			-0.01			0			-0.01		
Real estate loans secured by farmland													0		
Commercial and industrial loans	0			4.45			0.53			0			2.25		
Loans to individuals				5.73			6.95			2.58			0.73		
Credit card loans															
Agricultural loans															
Loans to foreign governments and institutions															
Other loans and leases	0			0						0			0		

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	16,342	23,138	107,910	101,566	77,988
90+ days past due loans and leases	32,954	45,554	42,111	50,744	97,452
Nonaccrual loans and leases	474,248	556,112	192,606	647,001	390,884
Total past due and nonaccrual loans and leases	523,544	624,804	342,627	799,311	566,324
Restructured 30–89 days past due	1,823	2,052	2,264	2,653	1,312
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	428,980	439,739	48,587	559,629	152,405
Total restructured loans and leases	430,803	441,791	50,851	562,282	153,717
30–89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	41,204	44,663	45,860	339,657	45,244
Other real estate owned	7,260	439,061	33,487	37,989	82,159
Other Assets					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	28,341	95	5,421	0	19
Total other assets past due and nonaccrual	28,341	95	5,421	0	19

Percent of Loans and Leases

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
30–89 days past due loans and leases	0.43			0.56			2.20			2.17			1.50		
90+ days past due loans and leases	0.87			1.10			0.86			1.08			1.87		
Nonaccrual loans and leases	12.53			13.48			3.92			13.83			7.52		
90+ days past due and nonaccrual loans and leases	13.40			14.58			4.77			14.92			9.39		

30–89 days past due restructured	0.05			0.05			0.05			0.06			0.03		
90+ days past due restructured	0			0			0			0			0		
Nonaccrual restructured	11.33			10.66			0.99			11.96			2.93		
30–89 days past due loans held for sale	0			0			0			0			0		
90+ days past due loans held for sale	0			0			0			0			0		
Nonaccrual loans held for sale	0			0			0			0			0		

Percent of Loans and Leases and Other Assets

30+ Days Past Due and Nonaccrual

30–89 days past due assets	0.43			0.56			2.19			2.17			1.50		
90+ days past due assets	0.86			1.10			0.86			1.08			1.87		
Nonaccrual assets	13.18			13.48			4.02			13.83			7.52		
30+ days past due and nonaccrual assets	14.47			15.14			7.07			17.09			10.89		

Percent of Total Assets

90+ days past due and nonaccrual assets	7.24			6.78			3.43			9.39			6.60		
90+ days past due and nonaccrual assets + other real estate owned	7.34			11.73			3.91			9.90			7.71		

Restructured and Nonaccrual Loans and Leases + OREO as Percent of:

Total assets	7.09			11.74			3.92			13.83			7.02		
Allowance for loan and lease losses	1,157.17			915.28			494.91			925.62			326.47		
Equity capital + allowance for loan and lease losses	20.58			49.45			14.89			54.82			21.35		
Tier 1 capital + allowance for loan and lease losses	17.76			43.82			12.82			47.66			18.66		
Loans and leases + other real estate owned	13.83			22.82			5.54			21.78			9.84		

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
		BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due	1.03			1.49			5.30			4.95			3.26		
	90+ days past due	2.09			2.78			1.98			2.48			4.06		
	Nonaccrual	4.42			9.74			5.01			11.13			9.82		
Commercial and industrial	30–89 days past due	0			0			0.03			0.02			0.03		
	90+ days past due	0			0.11			0.07			0.01			0.03		
	Nonaccrual	18.77			16.15			3.17			16.14			5.74		
Individuals	30–89 days past due	2.55			2			5.26			2.81			3.42		
	90+ days past due	0			0			1.26			2.17			8.57		
	Nonaccrual	0.05			0.17			0.17			1.22			1.79		
Depository institution loans	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Agricultural	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Foreign governments	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Other loans and leases	30–89 days past due	0			0						0			0		
	90+ days past due	0			0						0			0		
	Nonaccrual	0			0						0			0		

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

			12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
			BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Memoranda																	
1–4 family	30–89 days past due		3.20			3.53			4.15			3.71			4.65		
	90+ days past due		6.83			5.58			5.12			5.32			7.02		
	Nonaccrual		10.87			10.69			9.94			10.81			10.98		
Revolving	30–89 days past due		1.08			1.23			4.16			3.01			3.47		
	90+ days past due		0.16			0.92			0.94			1.33			1.46		
	Nonaccrual		2.56			5.35			5.62			3.67			2.38		
Closed-end	30–89 days past due		3.28			3.62			4.15			3.76			4.74		
	90+ days past due		7.07			5.77			5.34			5.56			7.43		
	Nonaccrual		11.17			10.91			10.16			11.25			11.61		
Junior lien	30–89 days past due		0			0.06			0.11			0.10			0.26		
	90+ days past due		0.10			0.14			0.20			0.23			0.27		
	Nonaccrual		0.04			0.04			0.03			0.06			0.06		
Commercial real estate	30–89 days past due		0.07			0.09			6.01			6.03			1.75		
	90+ days past due		0			0.86			0.04			0.01			0.81		
	Nonaccrual		1.58			9.08			1.97			11.41			8.55		
Construction and development	30–89 days past due		0			0			6.84			2.97			0.01		
	90+ days past due		0			83.82			0			0			0.06		
	Nonaccrual		7.78			7.37			0.64			6.05			4.09		
1–4 family	30–89 days past due		0			0			0			0			0		
	90+ days past due		0			0			0			0			0		
	Nonaccrual		0			0			0			0			3.72		
Other	30–89 days past due		0			0			6.84			2.97			0.01		
	90+ days past due		0			83.82			0			0			0.06		
	Nonaccrual		7.78			7.37			0.64			6.05			0.37		
Multifamily	30–89 days past due		0			1.12			0			0.50			0		
	90+ days past due		0			0			0			0			0		
	Nonaccrual		6.96			5.67			4.97			3.47			2.46		
Nonfarm non-residential	30–89 days past due		0.07			0.01			6.37			7.77			2.50		
	90+ days past due		0			0.05			0.05			0.02			1.15		
	Nonaccrual		1.26			9.36			1.88			14.18			10.80		
Owner Occupied	30–89 days past due		0.03			0			0.77			0.06			0.92		
	90+ days past due		0			0			0			0			0.92		
	Nonaccrual		0.06			0.98			0.83			1.91			0.53		
Other	30–89 days past due		0.04			0.01			5.60			7.71			1.58		
	90+ days past due		0			0.05			0.05			0.02			0.22		
	Nonaccrual		1.20			8.38			1.05			12.27			10.27		
Farmland	30–89 days past due														0		
	90+ days past due														0		
	Nonaccrual														100		
Credit card	30–89 days past due																
	90+ days past due																
	Nonaccrual																

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Common Equity Tier 1 Capital					
Common stock plus related surplus	1,195,510	1,195,510	1,195,510	1,195,510	1,195,510
Retained earnings	1,098,376	503,347	367,704	338,284	815,066
Accumulated other comprehensive income (AOCI)	209,588	294,192	223,119	229,202	264,155
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	2,503,474	1,993,049	1,786,333	1,762,996	2,274,731
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	780	951	898	0	0
Accumulated other comprehensive income-related adjustments	209,588	294,192	223,119	229,202	264,155
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	2,293,106	1,697,906	1,562,316	1,533,794	2,010,576
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	2,293,106	1,697,906	1,562,316	1,533,794	2,010,576
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	615,640	566,286	521,072	511,265	615,640
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	615,640	566,286	521,072	511,265	615,640
Less: Additional tier 1 capital deductions	564	583	502	505	587
Additional tier 1 capital	615,076	565,703	520,570	510,760	615,053
Tier 1 Capital	2,908,182	2,263,609	2,082,886	2,044,554	2,625,629
Tier 2 Capital					
Tier 2 capital instruments and related surplus	0	49,354	94,568	104,375	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	45,329	89,399	55,408	75,887	81,505
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity			0	0	0
Tier 2 capital before deductions	45,329	138,753	149,976	180,262	81,505
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	45,329	138,753	149,976	180,262	81,505
Exited advanced approach tier 2 capital					
Total capital	2,953,511	2,402,362	2,232,862	2,224,816	2,707,134
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	7,298,110	9,448,695	6,480,671	7,686,821	7,478,594
Less: Deductions from common equity tier 1 capital	1,344	1,534	1,400	505	587
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	7,296,766	9,447,161	6,479,271	7,686,316	7,478,007
Total risk-weighted assets	5,563,573	7,126,864	6,129,281	6,035,337	6,442,125
Exited advanced approach total RWA					

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Capital Ratios															
Common equity tier 1 capital, column A	41.22			23.82			25.49			25.41			31.21		
Common equity tier 1 capital, column B	0			0			0			0			0		
Tier 1 capital, column A	52.27			31.76			33.98			33.88			40.76		
Tier 1 capital, column B	0			0			0			0			0		
Total capital, column A	53.09			33.71			36.43			36.86			42.02		
Total capital, column B	0			0			0			0			0		
Tier 1 leverage	39.86			23.96			32.15			26.60			35.11		
Supplementary leverage ratio, advanced approaches HCs															

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	0	0	0	0	0		
Other insurance activities income	0	0	0	0	0		
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	0	0	0	0	0		

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0			0			0			0			0		
Insurance underwriting assets (P/C) / Total insurance underwriting assets ..															
Insurance underwriting assets (L/H) / Total insurance underwriting assets ..															
Separate account assets (L/H) / Total life assets															
Insurance activities revenue / Adjusted operating income	0			0			0			0			0		
Premium income / Insurance activities revenue															
Credit related premium income / Total premium income															
Other premium income / Total premium income															
Insurance underwriting net income / Consolidated net income	0			0			0			0			0		
Insurance net income (P/C) / Equity (P/C)															
Insurance net income (L/H) / Equity (L/H)															
Insurance benefits, losses, expenses / Insurance premiums															
Reinsurance recovery (P/C) / Total assets (P/C)															
Reinsurance recovery (L/H) / Total assets (L/H)															
Net assets of insurance underwriting subsidiaries / Consolidated assets	0			0			0			0			0		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..	0			0			0			0			0		
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets	0			0			0			0			0		

BHC Name

City/State

3818804

RSSD Number

11

FR Dist.

9

Peer #

Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Foreign Activities					
Total foreign loans and leases	680,400	864,185	910,304	542,674	677,745
Real estate loans	26	35	42	438	1,327
Commercial and industrial loans	680,374	864,150	910,262	542,236	676,418
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	680,400	864,185	910,304	542,674	677,745
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Analysis Ratios															
Yield: Foreign loans	0			0			0			0			0		
Cost: Interest-bearing deposits															
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans															
Commercial and industrial loans															
Foreign governments and institutions															
Growth Rates															
Net loans and leases	-21.27			-5.07			67.74			-19.93			-27.33		
Total selected assets	-21.27			-5.07			67.74			-19.93			-27.33		
Deposits															

BHC Name

City/State

3818804

RSSD Number

11

FR Dist.

9

Peer #

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
							1-Year	5-Year
Activity								
Securitization activities	0	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Auto loans	0	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0	0		
All other loans and leases	0	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0			
Home equity lines	0	0	0	0	0			
Credit card receivables	0	0	0	0	0			
Auto loans	0	0	0	0	0			
Commercial and industrial loans	0	0	0	0	0			
All other loans and leases	0	0	0	0	0			
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0	0		
Activity as a Percent of Total Assets		12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017		
Securitization activities	0	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Auto loans	0	0	0	0	0	0		
Commercial and Industrial loans	0	0	0	0	0	0		
All other loans and leases	0	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables								
Auto loans and other consumer loans								
Commercial and industrial loans								
All other loans and leases								

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0.24

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30–89 days past due securitized assets	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets.....	0	0	0	0	0		
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

BHC Name

City/State

3818804

RSSD Number

11

FR Dist.

9

Peer #

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

BHC Name

City/State

3818804

RSSD Number

11

FR Dist.

9

Peer #

Parent Company Income Statement

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	100,000	26,000	105,530	289,000	669,000	284.62	-52.61
Dividends	100,000	26,000	105,530	289,000	669,000	284.62	-52.61
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	100,000	26,000	105,530	289,000	669,000	284.62	-52.61
Securities gains (losses)	0	0	0	0	0		
Other operating income	5	0	0	0	0		
Total operating income	100,005	26,000	105,530	289,000	669,000	284.63	-52.61
Operating Expenses							
Personnel expenses	19	9	1,046	1,618	1,168	111.11	-84.43
Interest expense	6,928	8,803	10,582	11,346	0	-21.30	
Other expenses	20,769	25,606	35,631	33,620	26,921	-18.89	-11.89
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	27,716	34,418	47,259	46,584	28,089	-19.47	16.97
Income (loss) before taxes	72,289	-8,418	58,271	242,416	640,911		-61.41
Applicable income taxes (credit)	-777	-12,750	-8,858	-429	0		
Extraordinary items					0		
Income before undistributed income of subsidiaries	73,066	4,332	67,129	242,845	640,911	1586.66	-61.00
Equity in undistributed income of subsidiaries	521,963	131,311	6,183	-54,626	-330,512	297.50	
Bank subsidiaries	521,977	131,325	6,211	-54,553	-330,439	297.47	
Nonbank subsidiaries	-14	-14	-28	-73	-73		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	595,029	135,643	73,312	188,219	310,399	338.67	722.81
Memoranda							
Bank net income	621,977	157,325	111,741	234,447	338,561	295.35	547.39
Nonbank net income	-14	-14	-28	-73	-73		
Subsidiary holding companys' net income	0	0	0	0	0		

BHC Name

City/State

3818804

11

9

RSSD Number

FR Dist.

Peer #

Parent Company Balance Sheet

Dollar Amount in Thousands	12/31/2021	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	12/31/2017	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	3,353,964	98.80	2,927,907	98.85	2,715,310	98.44	2,789,155	2,879,769	14.55	25.47
Common and preferred stock	3,350,603	98.70	2,917,745	98.51	2,708,621	98.19	2,789,155	2,879,769	14.84	25.34
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	3,361	0.10	10,162	0.34	6,689	0.24	0	0	-66.93	
Investment in nonbank subsidiaries	19,343	0.57	19,356	0.65	19,370	0.70	19,398	19,471	-0.07	-1.03
Common and preferred stock	19,343	0.57	19,356	0.65	19,370	0.70	19,398	19,471	-0.07	-1.03
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	14,951	0.44	14,763	0.50	14,036	0.51	19,313	13,379	1.27	16.25
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	6,443	0.19	0	0	9,760	0.35	10,294	1,086		
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	3,394,701	100.00	2,962,026	100.00	2,758,476	100.00	2,838,160	2,913,705	14.61	25.47
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	238,856	7.04	311,928	10.53	312,125	11.32	422,346	0	-23.43	
Subordinated notes and debentures	0	0	0	0	0	0	0	0		
Other liabilities	15,917	0.47	20,556	0.69	22,625	0.82	15,107	1,868	-22.57	1054.24
Balance due to subsidiaries and related institutions	636,454	18.75	636,493	21.49	637,393	23.11	637,711	637,106	-0.01	-0.07
Total liabilities	891,227	26.25	968,977	32.71	972,143	35.24	1,075,164	638,974	-8.02	39.63
Equity Capital	2,503,474	73.75	1,993,049	67.29	1,786,333	64.76	1,762,996	2,274,731	25.61	21.10
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	297	0.01	297	0.01	297	0.01	297	297	0.00	0.00
Common surplus	1,195,213	35.21	1,195,213	40.35	1,195,213	43.33	1,195,213	1,195,213	0.00	0.00
Retained earnings	1,098,376	32.36	503,347	16.99	367,704	13.33	338,284	815,066	118.21	68.81
Accumulated other comprehensive income	209,588	6.17	294,192	9.93	223,119	8.09	229,202	264,155	-28.76	-5.20
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	3,394,701	100.00	2,962,026	100.00	2,758,476	100.00	2,838,160	2,913,705	14.61	25.47
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	634,703	18.70	634,703	21.43	634,703	23.01	634,703	634,703	0.00	0.00
Notes payable to subsidiaries that issued TPS	615,640	18.14	615,640	20.78	615,640	22.32	615,640	615,640	0.00	0.00
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name

City/State

3818804

11

9

RSSD Number

FR Dist.

Peer #

Parent Company Analysis—Part 1

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Profitability															
Net income / Average equity capital	26.03			7.11			4.31			10.12			9.19		
Bank net income / Average equity investment in banks	19.63			5.64			4.13			8.22			12.14		
Nonbank net income / Average equity investment in nonbanks	-0.07			-0.07			-0.14			-0.38			-0.37		
Subsidiary HCs net income / Average equity investment in sub HCs															
Bank net income / Parent net income	104.53			115.98			152.42			124.56			109.07		
Nonbank net income / Parent net income															
Subsidiary holding companies' net income / Parent net income															
Leverage															
Total liabilities / Equity capital	35.60			48.62			54.42			60.99			28.09		
Total debt / Equity capital	9.54			15.65			17.47			23.96			0		
Total debt + notes payable to subs that issued TPS / Equity capital	34.13			46.54			51.94			58.88			27.06		
Total debt + Loans guaranteed for affiliate / Equity capital	9.54			15.65			17.47			23.96			0		
Total debt / Equity capital – excess over fair value	9.54			15.65			17.47			23.96			0		
Long-term debt / Equity capital	9.54			15.65			17.47			23.96			0		
Short-term debt / Equity capital	0			0			0			0			0		
Current portion of long-term debt / Equity capital	0			0			0			0			0		
Excess cost over fair value / Equity capital	0			0			0			0			0		
Long-term debt / Consolidated long-term debt	22.83			29.06			27.47			27.66			0		
Double Leverage															
Equity investment in subs / Equity capital	134.61			147.37			152.71			159.31			127.45		
Total investment in subs / Equity capital	134.75			147.88			153.09			159.31			127.45		
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	1.46			6.96			12.84			5.56			2.01		
Equity investment in subs – equity cap / Net income-div (X)	1.46			6.96			32.01						3.80		
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	363.62			112.59			125.49			40.67			384.29		
Cash from ops + noncash items + op expense / Op expense + dividend	364.32			121.89			127.95			41.48			384.06		
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	100.18			101.76			97.38			100.73			100.30		
Pretax operating income + interest expense / Interest expense	1,143.43			4.37			650.66			2,236.58					
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	414.25			70.91			242.57			706.42			2,938.65		
Dividends + interest from subsidiaries / Interest expense + dividends	1,443.42			295.35			193.73			42.73			458.22		
Fees + other income from subsidiaries / Salary + other expenses	0			0			0			0			0		
Net income / Current part of long-term debt + preferred dividends (X)															
Other Ratios															
Net assets that reprice within 1 year / Total assets	0.21			0.09			0.19			0.40			0.31		
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due															
Nonaccrual															
Total															
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0			0			0			0			0		
To nonbank subsidiaries	0			0			0			0			0		
To subsidiary holding companies	0			0			0			0			0		
Total	0			0			0			0			0		
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0			0			0			0			0.01		
Combined thrift assets (reported only by bank holding companies)	0			0			0			0			0		
Combined foreign nonbank subsidiary assets	0			0			0			0			0		

BHC Name

City/State

3818804

11

9

RSSD Number

FR Dist.

Peer #

Parent Company Analysis—Part 2

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	0			0			65.38			273.84			22.78		
Dividends declared / Net income	0			0			59.87			353.31			47.04		
Net income – dividends / Average equity	26.03			7.11			1.73			-25.63			7.49		
Percent of Dividends Paid															
Dividends from bank subsidiaries							240.43			43.46			458.22		
Dividends from nonbank subsidiaries							0			0			0		
Dividends from subsidiary holding companies.....							0			0			0		
Dividends from all subsidiaries							240.43			43.46			458.22		
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	16.08			16.53			94.44			123.27			197.60		
Interest income from bank subsidiaries.....	0			0			0			0			0		
Management and service fees from bank subsidiaries	0			0			0			0			0		
Other income from bank subsidiaries.....	0			0			0			0			0		
Operating income from bank subsidiaries	16.08			16.53			94.44			123.27			197.60		
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries															
Interest income from nonbank subsidiaries.....															
Management and service fees from nonbank subsidiaries															
Other income from nonbank subsidiaries.....															
Operating income from nonbank subsidiaries															
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....															
Interest income from subsidiary holding companies															
Management and service fees from subsidiary holding companies.....															
Other income from subsidiary holding companies															
Operating income from subsidiary holding companies.....															
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	100			100			100			100			100		
Interest income from bank subsidiaries.....	0			0			0			0			0		
Management and service fees from bank subsidiaries	0			0			0			0			0		
Other income from bank subsidiaries.....	0			0			0			0			0		
Operating income from bank subsidiaries	100			100			100			100			100		
Dividends from nonbank subsidiaries	0			0			0			0			0		
Interest income from nonbank subsidiaries.....	0			0			0			0			0		
Management and service fees from nonbank subsidiaries	0			0			0			0			0		
Other income from nonbank subsidiaries.....	0			0			0			0			0		
Operating income from nonbank subsidiaries	0			0			0			0			0		
Dividends from subsidiary holding companies.....	0			0			0			0			0		
Interest income from subsidiary holding companies	0			0			0			0			0		
Management and service fees from subsidiary holding companies.....	0			0			0			0			0		
Other income from subsidiary holding companies	0			0			0			0			0		
Operating income from subsidiary holding companies.....	0			0			0			0			0		
Loans and advances from subsidiaries / Short term debt.....															
Loans and advances from subsidiaries / Total debt	265.73			203.48			203.35			150.28					